

Information to identify the case:

Debtor 1	<u>Gerald J. Tietze Jr.</u>	Social Security number or ITIN	xxx-xx-7432
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Phyllis C. Tietze</u>	Social Security number or ITIN	xxx-xx-7245
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20058-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald J. Tietze Jr.

Phyllis C. Tietze
fka Phyllis Palmer

4/12/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gerald J. Tietze, Jr.
Phyllis C. Tietze
Debtors

Case No. 17-20058-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 12, 2022

Form ID: 3180W

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald J. Tietze, Jr., Phyllis C. Tietze, 332 Huntingdon Avenue, Irwin, PA 15642-3142
cr	+ Freedom Mortgage Corporation, c/o McALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14346113	+ CBE Group, Inc., 131 Tower Park Dr., PO Box 900, Waterloo, IA 50704-0900
14346114	++ CENLAR FSB, 425 PHILLIPS BLVD, EWING NJ 08618-1430 address filed with court:, Cenlar, 425 Phillips Blvd., Trenton, NJ 08618
14346120	Equiant Financial Service, 5401 N. Pima Rd., Ste. 150, Lander, WY 82520
15426293	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14894614	Freedom Mortgage Corporation, PO Box 50428, Indianapolis, IN 46250-0401
15426292	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14423310	+ PINGORA LOAN SERVICING, LLC, C/O CENLAR FSB, 425 PHILLIPS BLVD., EWING, NJ 08618-1430

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 13 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 13 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2022 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 13 2022 03:33:00	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 12 2022 23:38:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14348811	+ EDI: AISACG.COM	Apr 13 2022 03:33:00	AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14416828	+ EDI: CINGMIDLAND.COM	Apr 13 2022 03:33:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14348772	+ EDI: PHINAMERI.COM		

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		Apr 13 2022 03:33:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14346108	+ Email/PDF: bncnotices@becket-lee.com	Apr 12 2022 23:46:10	American Express, PO Box 981537, El Paso, TX 79998-1537
14379992	Email/PDF: bncnotices@becket-lee.com	Apr 12 2022 23:45:52	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14401691	EDI: AIS.COM	Apr 13 2022 03:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14346109	+ EDI: TSYS2	Apr 13 2022 03:33:00	Barclays Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
14409450	+ EDI: RECOVERYCORP.COM	Apr 13 2022 03:33:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14346114	Email/Text: BKelectronicnotices@cenlar.com	Apr 12 2022 23:38:00	Cenlar, 425 Phillips Blvd., Trenton, NJ 08618
14346110	+ EDI: CAPONEAUTO.COM	Apr 13 2022 03:33:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14346111	+ EDI: CAPITALONE.COM	Apr 13 2022 03:33:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14346112	+ EDI: CAPITALONE.COM	Apr 13 2022 03:33:00	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
14346116	+ EDI: WFNNB.COM	Apr 13 2022 03:33:00	Comenity Bank/Lane Bryant, PO Box 182273, Columbus, OH 43218-2273
14346117	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 12 2022 23:38:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14346118	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 12 2022 23:46:01	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14346119	EDI: DISCOVER.COM	Apr 13 2022 03:33:00	Discover Financial Service, PO Box 15316, Wilmington, DE 19850
14348328	EDI: DISCOVER.COM	Apr 13 2022 03:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14346121	Email/Text: BNSFN@capitalsvcs.com	Apr 12 2022 23:38:00	First National Credit, 500 E. 60th St. N, Sioux Falls, SD 57104
15426293	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 12 2022 23:38:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14894614	Email/Text: Bankruptcy@Freedommortgage.com	Apr 12 2022 23:38:00	Freedom Mortgage Corporation, PO Box 50428, Indianapolis, IN 46250-0401
14346122	+ EDI: PHINAMERI.COM	Apr 13 2022 03:33:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14346115	EDI: JPMORGANCHASE	Apr 13 2022 03:33:00	Chase/Bank One Card Serv., PO Box 15298, Wilmington, DE 19850
14346123	+ Email/Text: BKRMailOPS@weltman.com	Apr 12 2022 23:38:00	Jared Jewelers, 375 Ghent Road, Akron, OH 44333-4601
14346125	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 23:46:04	LVNV Funding, c/o Resurgent Capital Services, PO Box 10497 MS 576, Greenville, SC 29603-0497
14365949	Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 23:45:56	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14400313	Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 23:46:12	LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC

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14745441	Email/PDF: resurgentbknofications@resurgent.com	29603-0587
		Apr 12 2022 23:45:56 LVNV Funding, LLC its successors and assigns as as, PO Box 10587, Greenville, SC 29603-0587
14346124	+ Email/Text: bk@lendingclub.com	Apr 12 2022 23:38:00 Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14346126	+ Email/Text: bankruptcy@marinerfinance.com	Apr 12 2022 23:38:00 Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
14423310	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 12 2022 23:38:00 PINGORA LOAN SERVICING, LLC, C/O CENLAR FSB, 425 PHILLIPS BLVD., EWING, NJ 08618-1430
14346127	Email/Text: Bankruptcy.Notices@pnc.com	Apr 12 2022 23:38:00 PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14402684	Email/Text: Bankruptcy.Notices@pnc.com	Apr 12 2022 23:38:00 PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14421022	EDI: PRA.COM	Apr 13 2022 03:33:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14357192	EDI: Q3G.COM	Apr 13 2022 03:33:00 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14378194	EDI: Q3G.COM	Apr 13 2022 03:33:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14357194	EDI: Q3G.COM	Apr 13 2022 03:33:00 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14346128	+ EDI: RMSC.COM	Apr 13 2022 03:33:00 SYNCB/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
14394105	+ Email/Text: bncmail@w-legal.com	Apr 12 2022 23:38:00 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14346130	+ EDI: WTRRN BANK.COM	Apr 13 2022 03:33:00 TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
14346131	+ EDI: CITICORP.COM	Apr 13 2022 03:33:00 THD/CBNA, Home Depot, PO box 6497, Sioux Falls, SD 57117-6497
14346129	+ Email/Text: collectionsdpt@taleriscu.org	Apr 12 2022 23:38:00 Taleris Credit Union, Inc., 1250 East Granger Rd., Cleveland, OH 44131-1234
14346132	+ EDI: PRATHEBUR	Apr 13 2022 03:33:00 The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Capital One Auto Finance
cr		Freedom Mortgage Corporation
cr		Pingora Loan Servicing, LLC
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14351041	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2022 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Gerald J. Tietze Jr. amy@zomalawoffice.com
Amy L. Zema	on behalf of Joint Debtor Phyllis C. Tietze amy@zomalawoffice.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Jeremy J. Kobeski	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com, mcupec@grenenbirsic.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert Davidow	on behalf of Creditor Freedom Mortgage Corporation robert.davidow@phelanhallinan.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com

TOTAL: 13